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ABSTRACT

This interim evaluation report of the St. Louis, Missouri Urban Consumer Education Project assesses program effectiveness in terms of teacher training and teacher knowledge of consumer basics, community resource participation, and student and teacher knowledge. The project was designed to teach fifth grade students their rights and responsibilities as consumers, while helping teachers and other community members to gain expertise in teaching and using consumer basics. A major feature of the teacher training workshops was the participation of representatives from local businesses, educational institutions, and public service agencies. These resource persons also taught consumer basics to the students. In a post-program test which evaluated consumer knowledge of wise buying habits, warranties, consumer agencies, and consumer rights and responsibilities, both student and teacher performance was weakest in the understanding of warranties. Students showed limited knowledge of local consumer groups to be contacted about consumer problems. Appended to this report are samples of the tests used in the evaluation. (JCD)

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ED210342

# THE URBAN CONSUMER EDUCATION PROJECT

Interim Report
1979-80

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# I. INTRODUCTION

The St. Louis Urban Consumer Education Project is designed to teach fifth grade students their rights and responsibilities as consumers. Through project participation it is anticipated that children will become acquainted with fraudulent and coercive techniques and frequently practiced consumer "rip-offs". A goal of the program is to help students become intelligent, problem-solving consumers.

Funded by the U.S. Office of Education, Division of Consumer Education, the project has support and commitments from St. Louis business, professional and educational leaders. All fifth grade teachers in the St. Louis Public Schools implement the Urban Consumer Project curriculum. Support is provided by principals and the project staff. Co-sponsor of the project is Missouri State Attorney General, John Ashcroft, who chairs the Consortium Advisory Board, coordinates its activities and provides a half-time member for the project staff.

The 1979-80 evaluation of the Urban Consumer Education Project will provide information on three components of the program: 1) teacher-training (including teacher-knowledge of consumer basics), 2) community resource participation, and 3) student and teacher knowledge.

## II. TEACHER-TRAINING

### A. Background

A goal of the Urban Consumer Education Project is to teach consumer basics to all fifth grade teachers participating in the project. Another goal is to help teachers build a repertoire of techniques for teaching consumer basics to students. A third goal is to introduce teachers to community members who have expertise in consumer topics. The community members' role in the project is to provide instruction in consumer basics to both project students and teachers as well as modeling techniques for teaching those consumer basics.

To achieve those goals, the project staff scheduled a series of in-service sessions. (A copy of the scheduled sessions is included as Table I on the following page.) The first sessions, held early in the school year for teachers in each area, were designed to teach consumer basics to project teachers. During the sessions the teachers also learned techniques for teaching consumer basics. The second round of sessions were held to introduce teachers to project Resource Persons. During the sessions, the Resource Persons acquainted teachers with special topics of consumer interest and provided teachers with lesson plans. The Resource Persons then made appointments with teachers who wanted the Resource Person to make a classroom presentation. A third round of in-service sessions introduced the teachers to other Resource Persons, allowed teachers time to discuss lessons and to schedule the Resource Person into classrooms.

In addition to the activities of the Resource Persons, the project staff explained the basic concepts of consumer rights and responsibilities, taught teachers how to play "the consumer game" (a locally designed activity designed to reinforce consumer basics), and presented teachers with a variety of activities designed to teach consumer facts to students.

TABLE I

# URBAN CONSUMER EDUCATION PROJECT -- INSERVICE CALENDAR 1979-80

| | AREA I | AREA II | AREA III | AREA IV |
|---|---|---|---|---|
| 1/2 day inservice | October 9, 1979<br>8:30 a.m. to noon<br>Staff Development Office<br>5057 Ridge | October 23, 1979<br>8:30 a.m. to noon<br>Staff Development Office<br>5057 Ridge | October 2, 1979<br>8:30 a.m. to noon<br>Staff Development Office<br>5057 Ridge | September 5, 1979<br>noon to 3:30 p.m.<br>Mallinckrodt School<br>6020 Pernod |
| Afternoon inservice 2-4 p.m. | Team A:<br>Smith & McCoskey<br>October 24, 1979<br>Place:<br><br>Team B:<br>Spratt<br>November 13, 1979<br>Place:<br><br>Team C:<br>Eberenz & McGill<br>November 6, 1979<br>Place: | Team A:<br>Riechers & Richardson<br>November 27, 1979<br>Place:<br><br>Team B:<br>Burnett & Wilkenson<br>November 8, 1979<br>Place:<br><br>Team C:<br>Favre & McCalpin<br>November 7, 1979<br>Place: | Team A:<br>Lindsey & Strauther<br>October 18, 1979<br>Place:<br><br>Team B:<br>Williams & Torrez<br>October 16, 1979<br>Place:<br><br>Team C:<br>Malcic & Hackmann<br>October 23, 1979<br>Place: | Team A:<br>Turner & Byers<br>October 11, 1979<br>Place: Mallinckrodt School |
| Presentations by resource persons | Team A: November<br><br>Team B: February<br><br>Team C: January | Team A: November<br><br>Team B: March<br><br>Team C: February | Team A: October<br><br>Team B: October<br><br>Team C: March | Team A: January |
| Follow-up inservice 2-4 p.m. | Team A: December<br><br>Team B: March<br><br>Team C: February | Team A: December<br><br>Team B: April<br><br>Team C: March | Team A: November<br><br>Team B: November<br><br>Team C: April | Team A: February |

B. Workshop Assessment

To assess the effectiveness of teacher workshops, the project staff administered an evaluation form to attending teachers. Teachers were asked to rate the organization, clarity, and impact of the workshops. (A copy of the workshop evaluation form is shown in Appendix A.) Teachers were asked to rate the workshop features (on a scale ranging from "7" - Feature Clearly Evident to "1" - Feature Vague).

Of the 78 fifth grade teachers participating in the project, fifty-eight teachers evaluated the workshops. The mean rating for the workshop was 6.6. No one category was markedly lower than any other. The lowest rating (6.2) was given to the category "The objectives of the workshop being clearly evident."

In addition to rating the workshops on a 1-7 scale, the teachers were asked to comment on the workshops. The comments made by teacher include:

Strong Features of the Workshops

Teachers' comments on strong features of the workshops included the following comments:

1. Well-organized, explicit coverage of materials
2. Enthusiasm in sharing and discussing the work
3. Good staff work
4. Facts and information available
5. Active participation in games and activities
6. Good resource people
7. Specific, adaptable activity suggestions for all types of students
8. Good to begin at the beginning of the year to allow a full year of work with students
9. Use of everyday materials
10. Role-playing

## Weak Features of the Workshops

Teachers' comments included:

1. Not enough time--too rushed
2. More lessons could have been written
3. Scope and necessity of attending the next meeting to take advantage of the resource person's availability
4. Difficult to leave school during school hours for workshops
5. How to make room in the curriculum
6. Knowing what could be the minimum amount a child needs to know to send him/her on to the next step
7. Materials should have been available for teachers to take to school with them (special educational sites)
8. Uncomfortable seating and poor acoustics

## General Comments on the Workshops

Teachers stated that as a result of workshop presentations, they were more knowledgeable on consumer basics, that the workshops were well-planned and that teacher-time was well-spent. Their comments show that the workshops met the goal of the project staff--to provide teachers with knowledge of consumer basics.

## C. Resource Contribution to Teacher-Training

A major feature of the Urban Consumer Education Project is the participation of representatives from local businesses, educational institutions, and public service agencies. The goal of the Resource Persons is to help teachers learn about consumer-related issues and also teach students about consumer basics. Teachers stated that the Resource Persons effectively contributed to teacher-training by providing both students and teachers with concrete descriptions of consumer problems and with practical solutions to those problems.

## III. CLASSROOM PRESENTATIONS: RESOURCE PERSONS

In addition to the workshop participation by selected Resource Persons, each Resource Person visits several classrooms to teach a specific lesson on consumer basics. For example, the Resource Person from Union Electric introduces students to meter reading and energy conservation. The Bi-State Development Agency's representative discusses the rights and responsibilities of young consumers who ride buses.

A major feature of evaluating the Urban Consumer Education Project is the evaluation of the effectiveness of the Resource Persons in conveying their knowledge of consumer basics to fifth graders in a clear and concise way. Their presentations were evaluated informally during observations by the evaluation staff as well as formally by teachers' ratings of their presentations. (A copy of the teacher evaluation form is included as Appendix B.)

### A. Procedures

The project staff sent the evaluators a schedule of the classroom visits planned by the Resource Persons. (A two-week sample schedule is included as Table 2.) From this schedule, the evaluation staff set up random, spot-check observations of the Resource Persons' presentations. Several criteria on which the Resource Persons presentations were to be judged were defined by the evaluators: 1) Did the Resource Persons appear as scheduled? 2) Were they on time? 3) Did they follow the lesson plan and activities? 4) Did the material and presentation elicit student participation? 5) Did the presentation elicit student enthusiasm?

TABLE 2

Resource Persons' Visits
January, 1980

| Mon. | Tues. | Wed. | Thurs. | Fri. |
|---|---|---|---|---|
| 7<br>Visits:<br>1. Ayres - Favre - U.E.<br>9:00 Pr.2-9328 | 8<br>Visits:<br>1. Long - Hesser - Police<br>9:00 481-3440<br>2. Stevens - White Police<br>11:00 535-8550 | 9<br>Visits:<br>1. Bannister - Gillespie - Bi-State<br>1:30 533-1872<br>2. Fremont - Schmelig - Police<br>9:00 776-2522<br>3. Shepard - Bartley - Food & Drug<br>10:00 776-3664<br>4. Langston - Gay - Food & Drug<br>1:00 383-2908<br>5. Bates - Robinson - CPSC<br>11:00 Je.3-9476 | 10<br>Visits:<br>1. Clay - McCann - Police<br>2:00 231-9608<br>2. Walbridge - Grimes - Legal Aid Soc.<br>12:15 383-1829<br>3. Bates - Robinson - Food & Drug<br>1:00 Je.3-9476<br>4. Benton - Hanna - CPSC<br>10:30 361-4422<br>5. Cote Brilliante - Petsch - Crusade Against Crime<br>12:00 531-3680 | 11<br>Visits:<br>1. Scruggs - Essin - Bi-State<br>12:30<br>2. Monroe - Turnage - Food & Drug<br>12:30 776-2294<br>3. Herzog - Caldwell - Washington Patterson<br>12:30-2:00<br>4. Monroe - LaGarce - Food & Drug<br>10:30 776-2294<br>5. Mitchell - Curry - U.E.<br>9:00 |
| 14<br>Visits:<br>1. Hempstead - Thomas - U.E.<br>9:00 385-2011 | 15<br>Visits:<br>1. Adams - Roach - Bi-State<br>2:00 371-2210 | 16<br>Visits:<br>1. Adams - DeLaGarza - U.E.<br>1:00 371-2210<br>2. William - Everett - Crusade<br>10:00 652-4545<br>3. Ashland - Davenport - U.E.<br>12:00 385-4767<br>4. Hempstead Br. - Martin - CPSC<br>11:00 389-9246<br>5. Hempstead Br. - Driska - CPSC<br>10:00 389-9246 | 17<br>Visits:<br>1. Hodgen - Tynis - Bi-State<br>1:30 771-2539<br>2. Bryan Hill - Marshall - CPSC<br>9:00 534-0370 | 18<br>Visits:<br>1. Dunbar - Fleming - Bi-State<br>1:30 533-2526 |

B. Findings

The majority of Resource Persons appeared as scheduled and on time (or notified the teacher in sufficient time to re-schedule). The majority of Resource Persons followed the lesson plan and activities, and elicited students' interest, participation and enthusiasm. The evaluators were satisfied that the presentations observed were effective contributions to the project.

C. Teacher Evaluation of Resource Persons

The evaluation staff also designed an instrument to measure teachers' perceptions of the Resource Persons' effectiveness. This instrument was sent to the project staff to be distributed to teachers after the Resource Person's visit. On completion of teacher evaluations, these evaluation forms were returned to the project staff. The project staff returned the completed evaluation forms to the evaluation staff to analyze.

Forty-one teachers returned the questionnaire. Eight Resource Persons and consumer groups were evaluated. Seventy-five percent of the teachers responding assigned a rating of "7" to the Resource Persons' quality of preparation; 18% assigned a rating of "6", and the remaining 7% assigned a rating of "5". (The data are shown in Appendix B.) One hundred percent of teachers thought the topic and presentation was appropriate for the grade level. Fifty-seven percent thought the lesson was at the interest level of the students and all teachers stated the lesson was on the knowledge level of their students. Fifty-four percent of the teachers commented that the classroom presentation was highly effective (7), 36% of teachers effective (6). Thirty-seven of forty-one presentations involved students in the lesson, and every teacher who replied recommended that Resource Person for other fifth grade rooms. The fact that in four classrooms roleplay was used, and that there was high frequency of question and answer sessions shows that a variety of experiences are being employed.

## IV. STUDENT AND TEACHER KNOWLEDGE

A focal point of the project is that both students and teachers gain a practical and cognitive knowledge of consumer basics as a result of Urban Consumer Education participation. In order to establish a baseline against which to measure gains or losses as a result of project participation, randomly selected teachers and students were given a criterion referenced pre-test. The twelve-question test (included as Appendix C) was locally designed by a previous evaluation team and had been administered to project participants at the conclusion of the project's first year. Topics covered by the test include wise buying habits, contracts, warranties, consumer agencies and consumer rights and responsibilities. Last year's fifth graders and teachers demonstrated a high degree of consumer knowledge after participating in the project. To measure teacher and pupil gains for the second year of the project, the criterion referenced test was administered to 37 project teachers and 180 randomly selected students.

The mean score of sample (N = 180 students) was 71% correct (range 46% - 95%). Students' weakest areas were: warranties and what they mean and local consumer groups to be contacted about consumer problems.

The mean score for the teachers (N = 37) was 97% correct (range = 84% - 100%). The teachers' weakest area was warranties.

Other measures designed to assess students' cognitive and practical knowledge have been, and will continue to be administered. Data on these measures will be included in the final report.

One measure, the criterion referenced test, provides data on participants consumer knowledge. However, the test could be improved to yield better indices of pre- to post-project gains. Improvement of the test will be an ongoing activity within the Division of Evaluation.

Impact of the Urban Consumer Education Project on 1978-79 participating students' math and reading scores (ITBS test scores) was shown when a comparison between the math and reading scores of UCE students and non-UCE students was made. The mean Spring 1979 reading score for UCE students was 5.12 and the mean for non-UCE students was 4.98 ($t = .76$, df 31, $p > .05$). The mean Spring 1979 math score for UCE students was 5.53 and the mean for non-UCE students was 5. 3 ($t = 1.86$, df 31, $p < .05$).

The differences between UCE classes could be attributable to several factors. The UCE teachers might be more motivated in all aspects of classroom teaching as a result of their participation in UCE, or students could be getting more practice in math and reading, or students could be learning math and reading because UCE relates to their real world experiences.

## V. CONCLUSIONS AND RECOMMENDATIONS

The implementation of the Urban Consumer Education Project during the first half of 1979-80 called forth the efforts of a cross-section of St. Louis school personnel as well as the efforts of St. Louis business, civic and government leaders. As in the project's first year, all participants worked together to provide teacher-training and to improve teacher and student cognitive and practical knowledge of consumer basics.

For example, Missouri Attorney General, John Ashcroft, who sponsors and coordinates the project, once again contributed the services of a part-time staff member to the project. Area Superintendents facilitated the project by encouraging the scheduling of teacher-training sessions for project teachers in their areas. School principals cooperated by freeing teachers to attend these training sessions and by providing in-building support services.

The community effort was led by Resource Persons who visited the classrooms to present consumer lessons. Many Resource Persons brought materials and audio-visual aids to make their presentations clear and interesting. The Resource Persons also volunteered their time to attend teacher-training workshops.

The project support staff scheduled the Resource Persons' presentations and set up workshops and afternoon inservice meetings to train teachers. By preparing their classes for the Resource Person's visit, project teachers also contributed to the effort. Teachers' attendance at workshop and afternoon inservice meetings to familiarize themselves with techniques and activities for teaching consumer basics insured a consistent, informed project implementation.

In addition to the evaluation activities reported here, the evaluators and the project staff have collected other data. (These data will be described in the final report.) Collectively, the data suggest that the project is meeting its goals.

Thus, we recommend that all project participants, teachers, Resource Persons, project staff, continue their project activities, continue providing the quality of support which has thus far characterized the project.

# APPENDIX A

## Workshop Evaluation Form

WORKSHOP EVALUATION FORM N = 58

Today's Date _____ Your Position _____

Name of Workshop _____ Workshop Consultant _____

Grade(s) Served (Please circle): Kg 1 2 3 4 5 6 7 8 9 10 11 12

INSTRUCTIONS: To determine whether or not the workshop met your needs and our objectives we would like for you to give us your honest opinion on the design, presentation, and value of this workshop. Please circle the number which best expresses your reaction to each of the items.

EVALUATION CRITERIA

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1. The organization of the workshop was: | Excellent | 7 (34) | 6 (16) | 5 (6) | 4 | 3 | 2 | Poor 1 | NA=2 |
| 2. The objectives of the workshop were: | Clearly Evident | 7 (40) | 6 (12) | 5 (6) | 4 | 3 | 2 | Vague 1 | |
| 3. The work of the consultant(s) was: | Excellent | 7 (37) | 6 (18) | 5 (3) | 4 | 3 | 2 | Poor 1 | |
| 4. The ideas and activities presented were: | Very Interesting | 7 (35) | 6 (18) | 5 (3) | 4 | 3 | 2 | Dull 1 | NA=2 |
| 5. The scope (coverage) was: | Very Adequate | 7 (37) | 6 (13) | 5 (8) | 4 | 3 | 2 | Inadequate 1 | |
| 6. My attendance at this workshop should prove: | Very Beneficial | 7 (34) | 6 (17) | 5 (7) | 4 | 3 | 2 | No Benefit 1 | |
| 7. Overall, I consider this workshop: | Excellent | 7 (35) | 6 (18) | 5 (5) | 4 | 3 | 2 | Poor 1 | |

8. Do you feel a need for additional information about the topic? Yes 34 No 9
Don't know = 1
Maybe = 1

The two strongest features of the workshop were: _____

The two weakest features were: _____

General Comments: _____

APPENDIX B

Evaluation of Resource Persons in the Classroom

SAINT LOUIS PUBLIC SCHOOLS

DIVISION OF
PLANNING AND
PROGRAM DEVELOPMENT
Special Projects Office
Law And Education Project
Project Law And Citizenship Education
Urban Consumer Education Project

EVALUATION OF RESOURCE PERSONS IN THE CLASSROOM
URBAN CONSUMER EDUCATION PROJECT

N=41

Today's Date_____

Name of Resource Person and/or Agency_____

Teacher _____ School_____

INSTRUCTIONS: To determine whether or not the resource person met your need, please give us your honest opinion on the value of the presentation. Please circle the number which best expresses your reaction to each of the items.

EVALUATION CRITERIA

1. In terms of subject area, the resource person appeared to be:

| Prepared | | | | | | Unprepared |
|---|---|---|---|---|---|---|
| 7 | 6 | 5 | 4 | 3 | 2 | 1 |
| NA=1 30 | 7 | 3 | | | | |

1a. The topic and the lesson was appropriate 4 inappropriate____ for this grade level.*

1b. The topic and the lesson were above 1 below 2 the interest level 4 and the knowledge base 4 of these students.*

2. The classroom presentation of the resource person was:

| Effective | | | | | | Ineffective |
|---|---|---|---|---|---|---|
| 7 | 6 | 5 | 4 | 3 | 2 | 1 |
| NA=2 21 | 14 | 3 | | 1 | | |

Indicate techniques used:
- 4 role play
- 35 question & answer discussion
- 33 lecture
- 3 desk work
- 13 other (specify_____

3. Student interest appeared to be:

| High | | | | | | Low |
|---|---|---|---|---|---|---|
| 7 | 6 | 5 | 4 | 3 | 2 | 1 |
| 27 | 9 | 3 | 1 | 1 | | |

4. Did the resource person use techniques that involved students in the presentation?

| YES | NO |
|---|---|
| 37 | 4 |

5. Would you recommend this resource person for other fifth-grade classrooms?

| YES | NO |
|---|---|
| 41 | 0 |

*Not all teachers responded to these questions.

**Will you be able to use the information and the techniques in any of your lessons?***

9 yes 0 no

**Please give one or two examples if you plan to use the information and/or the techniques.***
Some samples given were:

1) plans to study advertising--TV and other media--more carefully

2) will teach the difference between dry, solid and liquid weights

3) will discuss the safety of various items--toys, playground equipment

4) will collect cans and boxes to study label information

**Please make specific suggestions about what the resource person could do to improve his/her presentation (if it needed improvement).***
Some suggestions given were:

1) explain buslines and schedules more fully--perhaps help them plan a bus trip

2) use more real life situations

3) have more student involvement

4) use more audiovisual aids and handout materials

**Please make specific suggestions about what you could do to make his/her presentation better (if it needed improvement).***
Some suggestions given were:

1) would like a summary beforehand to work on vocabulary used

2) would have projectors, etc. set up (if I knew they needed them)

3) would use more role-playing before and after presentation

4) could make charts to show how consumers save by riding the bus

APPENDIX C

Criterion Reference Test

Urban Consumer Education

Criterion Reference Test

Teacher N=37
Student N=180

Please underline the correct answer for each question. Answer all questions.

1. The salesperson tries to sell you a wallet matching the shoes you were planning on buying:

   You should

   a. Buy the wallet without thinking — Teacher = 1.00
   b. Check the price of the wallet and think about it — Student = .95
   c. Ask the salesperson what you should do
   d. Ask a stranger what you should do

2. You are shopping with your friend. You get a receipt for your purchases.

   You should

   a. Ask the sales girl to keep the receipt for you
   b. Throw your receipt away — Teacher = 1.00
   c. Keep your receipt — Student = .88
   d. Tear your receipt into pieces

3. A contract is

   a. a Warrant — Teacher = .89
   b. something one does not need to read — Student = .64
   c. a promise made between two people in which each agrees to do something for the other
   d. something one always signs

4. Before signing a contract the consumer should

   a. Read only the first and last paragraph of the contract
   b. Ask the salesperson what the contract says — Teacher = 1.00
   c. Leave blank spaces on the contract — Student = .93
   d. Read the contract very well

5. Jan bought a car. The salesman gave her a contract to sign.

   She should know that — Teacher = 1.00

   a. contracts are only for lawyers — Student = .69
   b. by law she has to do what the contract says
   c. if she's nice the contract doesn't matter
   d. signing a contract isn't important

6. Mrs. Higgins has a consumer problem. She bought a new refrigerator and it doesn't work. The first thing she should do is

   a. call or write the store where she bought the refrigerator
   b. forget it and buy another refrigerator — Teacher = 1.00
   c. call police and complain about the store — Student = .92
   d. steal something from the store to get revenge

7. One thing which is not usually a part of a warranty is

a. parts
b. advertising
c. labor
d. time

Teacher = .84
Student = .46

8. A warranty is a

1. kind of advertising
2. legal statement which promises what will be done if a product breaks or fails to do what it was bought to do
3. consumer product which always works
4. kind of sales pressure

Teacher = 1.00
Student = .76

9. "This mixer will work for six months or the company will replace any problem part and pay for labor."

This is an example of a
a. fad
b. bandwagon
c. warranty
d. special deal

Teacher = .92
Student = .51

10. Matt took his t.v. back to the store. He said he had a warranty. The storeowner said that the warranty had run out 2 months before.

Matt should have
a. not bought at the store
b. read the warranty more carefully
c. gotten his money back
d. bought a cheaper T. V.

Teacher = 1.00
Student = .76

11. Which would be the least helpful place for a St. Louis consumer to get help with a consumer problem.

a. Better Business Bureau
b. Legal Aid Society
c. Board of Education
d. Attorney General's Office

Teacher = .96
Student = .43

12. One way to get help as a consumer is to send a written complaint to

a. the Police
b. United Way
c. The Consumer Protection Division of the Attorney General's Office
d. the special branch of the PTA

Teacher = 1.00
Student = .62